

Insurer Name: _____
NAIC Number: _____

Date: _____

MISSISSIPPI
INSURER RATE FILING
ADOPTION OF RATE SERVICE ORGANIZATION PROSPECTIVE LOSS COSTS
SUMMARY OF SUPPORTING INFORMATION FORM
CALCULATION OF COMPANY LOSS COST MULTIPLIER

1. Line, Subline, Coverage, Territory, Class, etc. combination to which this page applies:

2. Loss Cost Modification:

A. The insurer hereby files to adopt the prospective loss costs in the captioned reference filing:

(CHECK ONE)

- ☐ Without modification. (factor = 1.000)
- ☐ With the following modification(s). (Cite the nature and percent modification, and attach supporting data and/or rationale for the modification.)
- _____
- _____

B. Loss Cost Modification Expressed as a Factor:

(See examples below.)

NOTE: IF EXPENSE CONSTANTS ARE UTILIZED, ATTACH "EXPENSE CONSTANT SUPPLEMENT" OR OTHER SUPPORTING INFORMATION. DO NOT COMPLETE ITEMS 3 - 7 BELOW.

3. Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and/or other supporting information.)

- A. Total Production Expense
- B. General Expense
- C. Taxes, Licenses & Fees
- D. Profit & Contingencies
- E. Credit for Investment Income*
- F. Other (explain)
- G. TOTAL

Selected Provisions

	%
	%
	%
	%
()	%
	%
	%

*Include as an offset, or explain how investment income is taken into account

4A. Expected Loss Ratio: $ELR = 100\% - 3G =$

%

4B. ELR in decimal form =

5. Company Formula Loss Cost Multiplier: $(2B \div 4B) =$

6. Company Selected Loss Cost Multiplier =

Explain any differences between 5 and 6:

7. Rate level change for the coverages to which this page applies

%

Example 1: Loss Cost modification factor: If your company's loss cost modification is -10%, a factor of .90 ($1.000 - .100$) should be used.

Example 2: Loss Cost modification factor: If your company's loss cost modification is +15%, a factor of 1.15 ($1.000 + .150$) should be used.